

Information to identify the case:

Debtor 1	<u>Tharon Bradley</u>	Social Security number or ITIN	xxx-xx-3180
		EIN	__-____
	First Name Middle Name Last Name		
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court Northern District of Illinois			
Case number: 18-16173			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Tharon Bradley

If the trustee has filed and served a notice pursuant to Bankruptcy Rule 3002.1(f), and no statement is timely filed by the mortgagee in response, the mortgage addressed by the notice is deemed to be fully current as of the date of the notice.

November 14, 2023

For the court: Jeffrey P. Allsteadt, Clerk
United States Bankruptcy Court

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Tharon Bradley
Debtor

Case No. 18-16173-ABG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0752-1

User: admin

Page 1 of 3

Date Rcvd: Nov 14, 2023

Form ID: 3180W

Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 16, 2023:

Recip ID	Recipient Name and Address
db	+ Tharon Bradley, 4600 Blarney Dr, Matteson, IL 60443-1888
26802365	+ CREDMGMTCTL, P.O. BOX 1654, GREEN BAY, WI 54305-1654
26802370	+ City of Country Club Hills, PO Box 7690, Carol Stream, IL 60197-7690
26810158	First Premier Bank, Jefferson Capital Systems, c/o Kelly Lukason, Saint Cloud MN 56302
27112755	+ Ingalls Hospital, One Ingalls Drive, Harvey, IL 60426-3591
26810159	+ Liberty Mutual Insurance Company, 100 Liberty Way, Dover NH 03820-4597
26802367	+ Liberty Mutual Insurance Company, PO Box 970, Mishawaka, IN 46546-0970
26810160	+ Linebarger Goggan Blair & Sampslson LLP, POB 11861, Miami FL 33101-1861
26802378	+ Lisa Grant Orthodontics, 18243 Harwood Ave, Homewood, IL 60430-2149
26802375	+ Miami-Dade County Clerk of the Courts, 22 NW First Street, Miami, FL 33128-1847
26802372	+ Olympia Fields Municipal, 20040 governors Drive #1, Olympia Fields, IL 60461-1096
26802377	+ Pinnacle Pain Management Specialist, 25833 Network Place, Chicago, IL 60673-1258
26810161	RMP LLC, 2350 E Devon, Des Plaines IL 60018
26810162	+ Shapiro Kreisman & Associated, 2121 Waukegan Rd, Ste. 301, Bannockburn, IL 60015-1831
26802379	+ The Miller Law firm PC, 1051 Perimeter Drive, Suite 400, Schaumburg, IL 60173-5853
26802380	+ Thomas Crooks, 70 W Madison St Ste 1950, Chicago, IL 60602-4298
26989906	+ U.S. Bank National Association, C/O McCalla Raymer Leibert Pierce, LLC, 1 N Dearborn Ave, Suite 1200, Chicago, IL 60602-4337
26802374	+ UChicago Medicine Ingalls Memorial, P.O. Box. 2090, Morrisville, NC 27560-2090
26810164	+ Village of Matteson, 4900 Village Commons, Matteson IL 60443-2666
26802371	+ Village of Matteson, Po Box 6279, Carol Stream, IL 60197-6279

TOTAL: 20

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ Email/Text: courtnotices@chi13.com	Nov 14 2023 23:02:00	Marilyn O Marshall, 224 South Michigan Ste 800, Chicago, IL 60604-2503
26802359	+ EDI: GMACFS.COM	Nov 15 2023 03:43:00	ALLY FINANCIAL, c/o: C T Corporation System, 208 So Lasalle St, Suite 814, Chicago, IL 60604-1101
26806863	EDI: GMACFS.COM	Nov 15 2023 03:43:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
26802364	+ Email/Text: bankruptcy@usecapital.com	Nov 14 2023 23:03:00	CAPITAL ACCOUNTS, Po Box 140065, Nashville, TN 37214-0065
26802362	+ Email/Text: jmalone@arcmgmt.com	Nov 14 2023 23:03:00	CAPITALONE, c/o Pollack & Rosen, P.C, 1825 Barrett Lakes Blvd Suite 510, Kennesaw, GA 30144-7519
26802368	Email/Text: BNCNotice-Forward@cityofchicago.org	Nov 14 2023 23:01:00	City of Chicago - Dept. of Finance, 333 S State Street, Suite 330, Chicago, IL 60604
26810157	Email/Text: BNCNotice-Forward@cityofchicago.org	Nov 14 2023 23:01:00	City of Chicago Dept. of Finance, POB 88292, Chicago IL 60680

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26810156	+ EDI: CAPITALONE.COM	Nov 15 2023 03:43:00	Capital One, POB 30253, Salt Lake City UT 84130-0253
26867406	EDI: CAPITALONE.COM	Nov 15 2023 03:43:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
26802361	EDI: JEFFERSONCAP.COM	Nov 15 2023 03:49:00	FIRST PREMIER BANK, c/o Jefferson Capital Systems LLC PO Box, c/o Linda Dold, Saint Cloud, MN 56302
26802369	+ EDI: PHINHARRIS	Nov 15 2023 03:49:00	HARRIS & HARRIS LTD, 222 Merchandise Mart Plaza, Suite 1900, Chicago, IL 60654-1421
26810165	+ EDI: PHINHARRIS	Nov 15 2023 03:49:00	Harris & Harris LTD, 111 W Jackson Blvd, S-400, Chicago IL 60604-4135
26802363	+ EDI: LCIICSYSTEM	Nov 15 2023 03:43:00	I C SYSTEM, Po Box 64378, Saint Paul, MN 55164-0378
26932658	EDI: JEFFERSONCAP.COM	Nov 15 2023 03:49:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
26802376	+ Email/Text: Chicago-Bankruptcy@lgbs.com	Nov 14 2023 23:02:00	Linebarger Goggan Blair & Samplson, LLP, 233 S WACKER #4030, Chicago, IL 60606-6379
26802360	+ Email/Text: bankruptcy@ncaks.com	Nov 14 2023 23:01:00	NATIONAL CREDIT ADJUST, 327 W 4TH AVE, HUTCHINSON, KS 67501-4842
26869044	Email/Text: nsm_bk_notices@mrcooper.com	Nov 14 2023 23:02:00	Nationstar Mortgage LLC, Bankruptcy Department, P.O Box 619096, Dallas, TX 75261-9741
26802366	+ Email/Text: nsm_bk_notices@mrcooper.com	Nov 14 2023 23:02:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
26920524	+ EDI: JEFFERSONCAP.COM	Nov 15 2023 03:49:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
26802373	+ Email/Text: EBN_IndianapolisIMC@receivemorermp.com	Nov 14 2023 23:03:00	RMP LLC, 1809 N Broadway St, Greensburg, IN 47240-8217
26810163	EDI: USBANKARS.COM	Nov 15 2023 03:43:00	US Bank NA, c/o Colleen Reyna, POB 5229, Cincinnati OH 45201

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
26802381	##+	Noonan & Lieberman LTD, 105 W. Adams, #1800, Chicago, IL 60603-6235

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 16, 2023

Signature: /s/Gustava Winters

District/off: 0752-1

User: admin

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 14, 2023 at the address(es) listed below:

Name	Email Address
Andrew B Carroll	on behalf of Debtor 1 Tharon Bradley acarroll@semradlaw.com ilnb.courtview@SLFCourtview.com
Dana N O'Brien	on behalf of Creditor U.S. Bank National Association as Trustee for HarborView Mortgage Loan Trust 2006-4, Mortgage Loan Pass-Through Certificates, Series 2006-4 dana.obrien@mccalla.com, NDistrict@mccalla.com, mccallaecf@ecf.courtdrive.com
James M Philbrick	on behalf of Creditor Ally Financial Inc. f/k/a GMAC Inc. jamesphilbrick@comcast.net
Jessica A. Boone	on behalf of Debtor 1 Tharon Bradley jboone@semradlaw.com ilnb.courtview@SLFCourtview.com
Jill Sidorowicz	on behalf of Creditor BAYVIEW LOAN SERVICING LLC jsidorowicz@noonanandlieberman.com
Kinnera Bhoopal	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr Cooper kinnera.bhoopal@mccalla.com mccallaecf@ecf.courtdrive.com
Marilyn O Marshall	courtdocs@chi13.com
Megan Swenson	on behalf of Debtor 1 Tharon Bradley mswenson@semradlaw.com ilnb.courtview@SLFCourtview.com
Michael N Burke	on behalf of Creditor U.S. Bank National Association as Trustee for HarborView Mortgage Loan Trust 2006-4, Mortgage Loan Pass-Through Certificates, Series 2006-4 mburke@logs.com, LOGSECF@logs.com
Patrick Semrad	on behalf of Debtor 1 Tharon Bradley psemrad@semradlaw.com ilnb.courtview@SLFCourtview.com
Patrick S Layng	USTPRegion11.ES.ECF@usdoj.gov
Timothy P Mazur	on behalf of Debtor 1 Tharon Bradley tmazur@cookcountytreasurer.com ilnb.courtview@SLFCourtview.com
Toni Townsend	on behalf of Creditor U.S. Bank National Association as Trustee for HarborView Mortgage Loan Trust 2006-4, Mortgage Loan Pass-Through Certificates, Series 2006-4 toni.townsend@mccalla.com, northerndistrict@mccalla.com, mccallaecf@ecf.courtdrive.com

TOTAL: 13